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July 1 2005

Dear Sir

Art Unit 2136: Examiner: Everett R Williams

Application Number 09/881,117 Richard M Gardner
Remote authentication for secure system access and payment systems

With reference to your Office Action with mailing date of 06/15/2005, I respond to the comments therein by submitting all of the Claims including both the Withdrawn and new Claims

Yours truly

Richard M Gardner